

# Exhibit 19

Senior Retail Mortgage Lending Consultant

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## Job Description

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Job Title: Senior Retail Mortgage Lending Consultant  
Job Code: UNQ50\_  
Band: B

Functional Areas: HBUS-Mortgage Banking

### US - JOB DESCRIPTION

Job Title: Senior Retail Mortgage Lending Consultant Job Code: UNQ50\_  
Career Band: B Exempt/Non-Exempt: Non-Exempt

Department:  
Business Unit(s): Mortgage Corporation (USA)  
Reports To: Regional Retail Mortgage Lending Manager  
Manages:  
Reviewed Date: December, 2004

#### I. Summary of Position

Generates and increases market share of high quality salable retail residential mortgage loans, primarily through realtor relationships and external sources, ensuring high customer service levels.

#### II. Principal Accountabilities

1. Develop and maintain long-term referral sources with members of the real estate community (realtors, builders, attorneys, etc.); service referrals from branches and other Company departments as appropriate.
2. Counsel customers on various types of mortgage financing, choosing a program best suited to their needs; complete mortgage application, follow through to closing and resolve any problems while ensuring salability and compliance guidelines.
3. Attain production levels and average loan size while not exceeding fall-out and expense limits; promote and refer cross-sell business to other areas within the Company. Generate CRA mortgage products within assigned market; actively participate in a local housing agency.
4. Educate realtors, attorneys, builders, branches and the public on mortgage programs through seminars, etc.
5. Adhere strictly to compliance and operational risk controls in accordance with HSBC and regulatory standards, policies and practices; report control weaknesses, compliance breaches and operational loss events.
6. Complete other related duties as assigned, support the Company's Diversity programs.

#### III. Knowledge, Skills & Abilities

*This position requires an individual with:*

- Minimum of two years proven external mortgage sales experience or equivalent or minimum of six

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months proven experience as a Retail Mortgage Lending Consultant or equivalent.

- Minimum of an associates degree in finance, business, related field or equivalent experience.
- Well-developed communication and interpersonal skills as well as highly motivated.
- Strong knowledge of secondary market guidelines and compliance requirements.
- Able to act independently with high degree of professionalism.

**IV. Quantitative Dimensions**

N/A

**V. Additional Information**

N/A

The material provided here is for informational purposes only. The Company reserves the right to modify any or all of the information contained in this job description. Although information is updated on a regular basis, recent changes may not yet be reflected in this document.

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